

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
NORTHERN DIVISION**

In re Dorothy L. Maul1  
aka Dorothy L. Hobson  
aka Dorothy Lee Maul1

Chapter 13  
Case No.

\_\_\_\_\_/ Debtors  
Attorney for Debtor: VONDA MCLEOD

**CHAPTER 13 PLAN OR SUMMARY**

1. PAYMENTS TO TRUSTEE: The debtor(s) shall pay \$ 164.00 to the Chapter 13 trustee bimonthly beginning

2. DISTRIBUTIONS BY TRUSTEE FROM THE PAYMENTS RECEIVED SHALL BE MADE AS FOLLOWS:

First: ADMINISTRATIVE CLAIMS under 11 USC §503(b): The debtor's attorney's fee is \$ 1,600.00

a. **Attorney's Fee to be paid through the plan:**

\$ 133.33 per month, month 1 - month 12

Second: SECURED CLAIMS:

a. **Secured claims being paid through the trustee:**

| Creditor               | Amount of Debt     | Value of Collateral | Interest Under Plan | Average Monthly Payment |
|------------------------|--------------------|---------------------|---------------------|-------------------------|
| <u>BENEFICIAL/ HFC</u> | \$ <u>8,818.00</u> | \$ <u>5,625.00</u>  | <u>6.75 %</u>       | \$ <u>166.78</u>        |

b. **Prepetition defaults being cured through the trustee:**

| Creditor                   | Amount of Arrearage | Annual Interest | Date Post-Petition Payment Will Resume | Average Monthly Payment |
|----------------------------|---------------------|-----------------|--|-------------------------|
| <u>VANDERBILT MORTGAGE</u> | \$ <u>975.00</u>    | <u>0.00 %</u>   |  | \$ <u>25.66</u>         |

c. **Secured claims to be paid directly by the debtor or other party to the creditor:**

| Creditor                   | Amount of Debt      | Value of Collateral | Contractual Payment |
|----------------------------|---------------------|---------------------|---------------------|
| <u>VANDERBILT MORTGAGE</u> | \$ <u>32,000.00</u> | \$ <u>40,900.00</u> | \$ <u>325.07</u>    |

**d. Secured claims to be satisfied by the surrender and return of collateral:**

*None*

Third: PRIORITY CLAIMS (11 USC §507(a)(2) to (8)):

| Creditor                        | Amount of Debt     | Average<br>Monthly Payment |
|---------------------------------|--------------------|----------------------------|
| <i>INTERNAL REVENUE SERVICE</i> | \$ <u>2,121.00</u> | \$ <u>63.72</u>            |
| <i>STATE OF ALABAMA</i>         | \$ <u>131.00</u>   | \$ <u>3.94</u>             |

Fourth: SPECIALLY CLASSIFIED UNSECURED CLAIMS:

*None*

Fifth: UNSECURED CLAIMS, including the unsecured portion of secured claims, a pro rata amount equal to 22.00 % of the claim. If unsecured creditors are to receive less than 100% of their claims, the debtor(s) will pay all projected disposable income to the trustee for at least 36 months.

3. DURATION OF PLAN

The expected duration of this plan is 58 months.

4. PROVISIONS FOR UNSCHEDULED, POSTPETITION, OR LATE FILED CLAIMS ARE AS FOLLOWS:

5. PROVISIONS FOR PROPERTY OF THE ESTATE (See 11 U.S.C. §1303, §1306 and §1327):

6. PROVISIONS FOR EXECUTORY CONTRACTS AND UNEXPIRED LEASES (See 11 U.S.C. §1322(b)(7) and §365):

7. OTHER PROVISIONS:

*THIS IS A POT PLAN OF NO LESS THAN \$6,000.00 TO UNSECURED CREDITORS.*

/s/ Dorothy L. Maul

DEBTOR: *Dorothy L. Maul*

\_\_\_\_\_  
JOINT DEBTOR:

DATED: \_\_\_\_\_